?show files; ds
File 351:DERWENT WPI 1963-2000/UD=, UM=, & UP=200028
(c) 2000 Derwent Info Ltd
File 347:JAPIO Oct 1976-1999/Dec(UPDATED 000530)
(c) 2000 JPO & JAPIO

Set	Items	Description
S1	3462317	PY>1996 OR (AY>1996 AND AC=US/PR)
S2	2462	((VIRTUAL OR ELECTRONIC OR DIGITAL)(2N) (CURRENC? OR MONEY OR CASH OR DOLLAR?)) NOT S1
S3	2	((E()(CASH OR DOLLAR) OR ECASH OR EECASH OR DIGICASH OR NETCASH OR WEBCASH OR CYBERCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN) OR HOLLYWOOD () DOLLARS) NOT S1
S4	2868	S2 OR S3
S9	1280	S4 (3N) (TRADING ()SYSTEM? OR FINANCIAL(2N) INSTITUTION OR BANK?)
S9	**10**	**S8 AND S7** **2-3,7-10**

?show files; ds
File 348:European Patents 1978-2000/Jun W02
(c) 2000 European Patent Office
File 349:PCT Fulltext 1983-2000/UB=, UT=20000525
(c) 2000 WIPO/MicroPatent

Set	Items	Description
S1	702171	PY>1996 OR (AY>1996 AND AC=US/PR)
S2	271	((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER?)(-2N) (CURRENC? OR MONEY OR CASH OR DOLLAR?) OR E-MONEY OR E-CURRENC?) NOT S1
S3	22	((E()(CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR NETCASH OR WEBCASH OR CYBERCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN?) OR HOLLYWOOD () DOLLAR?) NOT S1
S4	284	S2 OR S3
S7	30	S4 (3N) ((TRADING OR TRADE) ()SYSTEM? ? OR FINANCIAL(2N) INSTITUTION? OR BANK?)

?

?t /9/2,3,7-10

9/9/2 (Item 2 from file: 351)
DIALOG(R)File 351:DERWENT WPI

009365485 **Image available**
WPI Acc No: 93-058964/199307
Related WPI Acc No: 95-178228; 96-321219; 98-017740
XRPX Acc No: N93-044908

Cheque handling system for bank use - includes device capturing information from cheques and storing such information in database with information later extracted for cheque items to be presented

Patent Assignee: CARREKER & ASSOC J D (CARR-N); CARREKER & ASSOC INC J D (CARR-N)
Inventor: ANDERSON G B; DROLLINGER H B; MILLS D R; SHERMAN R A; STEPHENS T S
Number of Countries: 016 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
WO 9302424	A1	19930204	WO 92US5780	A	19920710	G06F-015/30	199307 B
US 5237159	A	19930817	US 91731529	A	19910717	G06F-015/30	199334

Priority Applications (No Type Date): US 91731529 A 19910717
Cited Patents: 1.Jnl.Ref; JP 56164368; US 4264808; US 4523330; US 5038283
Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
WO 9302424	A1	E	25			
	Designated States (National): CA					
	Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LU MC NL SE					
US 5237159	A		20			

Abstract (Basic): WO 9302424 A

The system includes a device for capturing information from paper cheques collected by a presenting bank and storing the information in a data base. A customer information file unit maintains records identifying partner banks participating in an electronic cheque clearing organisation and parameters relating to electronic cheque clearing.

The system further includes a data processor which is responsive to the customer information file unit, and extracts from the data base cheque information for cheque items to be presented to a selected partner bank. An electronic device transmits the **electronic cash** letter formed by the data processor to a partner bank for presentment of cheque items.

ADVANTAGE - Reduced delay on cash letter transfer and minimal risk in cheque loss.

Dwg.1/9

Abstract (Equivalent): US 5237159 A

The check presentment system has a device for capturing check information from paper checks collected by a presenting bank and storing the information in a first database. A customer information file maintains in a central file records on each partner bank participating in an electronic check clearing organisation. The records include fields for storing an endpoint identification, and parameters relating to electronic check clearing.

A data processor is responsive to the customer information file. The data processor extracts from the first database check information for check items to be presented to a selected partner bank in response to an endpoint identification of the selected partner **bank** and forms

an **electronic cash** letter data file, including check information, summary balances and information for identifying the particular **cash** letter. An **electronic** device transmits the **electronic cash** letter to a partner bank for presetnment of check items of the check information in the **electronic cash** letter.

USE/ADVANTAGE - In banking organisations.

(Dwg.1/9

Title Terms: CHEQUE; HANDLE; SYSTEM; BANK; DEVICE; CAPTURE; INFORMATION; CHEQUE; STORAGE; INFORMATION; DATABASE; INFORMATION; LATE; EXTRACT; CHEQUE; ITEM; PRESENT

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-015/30

File Segment: EPI

Manual Codes (EPI/S-X): T01-J05A1; T01-J05B4; T04-D01; T05-J; T05-L02

9/9/3 (Item 3 from file: 351)

DIALOG(R)File 351:DERWENT WPI

008419708 **Image available**

WPI Acc No: 90-306709/199041

XRPX Acc No: N90-235806

Electronic cash **implementing method - using telecommunication system to verify validity of signed user information**

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE)

Inventor: OHTA K; OKAMOTO T

Number of Countries: 006 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
EP 391261	A	19901010	EP 90106071	A	19900329		199041 B
CA 2013368	A	19901003					199051
US 4977595	A	19901211	US 90500555	A	19900328		199101 N
EP 391261	B1	19940601	EP 90106071	A	19900329	G07F-007/10	199421
DE 69009274	E	19940707	DE 609274	A	19900329	G07F-007/10	199427
			EP 90106071	A	19900329		
CA 2013368	C	19950110	CA 2013368	A	19900329	G06F-015/30	199511

Priority Applications (No Type Date): JP 89122945 A 19890518; JP 8981571 A 19890403; JP 89122944 A 19890518; US 90500555 A 19900328

Cited Patents: 2.Jnl.Ref; A3...9141; EP 348812; NoSR.Pub; US 4759063; US 4759064

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
EP 391261	A					
Designated States (Regional): DE FR GB						
EP 391261	B1	E	110			
Designated States (Regional): DE FR GB						
DE 69009274	E			Based on		EP 391261

Abstract (Basic): EP 391261 A

A **bank** (100) issues **electronic cash** to a user, the user then pays a third party (300) and the bank settles accounts with the party which finally possesses the **electronic cash** . The third party has secret information and own license which verifies the user's validity. The party then sends its own license to be signed and returned by user as a deed of transfer to the said party.

ADVANTAGE - Involves only one blind signature thereby reducing processing time; the electronic coin can be transferred between users.

(87pp Dwg.no. 1/13

Abstract (Equivalent): EP 391261 B

An **electronic cash** implementing method in which a **bank** issues **electronic cash** to a user, said user pays a third party with said **electronic cash** , and said **bank** settles accounts with a party who finally possesses said used **electronic cash** , said method comprising the following steps: wherein said user: (a) generates user information based on secret information containing identification information of his own, through utilization of a first one-way function; (b) obtains signed user information by having said bank apply blind signature to information containing said user information; (c) generates authentication information based on random information through utilization of a second one-way function; (d) obtains signed authentication information by having said bank apply blind signature to information containing said authentication information; (e) sends, as said **electronic cash** issued by said **bank** , **electronic cash** information containing said user information, said signed user information, said authentication information and said signed authentication information to said third party; wherein said third party: (f) verifies the validity of said signed user information and said signed authentication information contain in said electronic information received from said user; (g) if said validity is verified, generates and sends an inquiry to said user; wherein said user: (h) generates a response based on at least said secret information generated by himself and said inquiry received from said third party and sends said response to said third party; wherein said third party: (i) verifies the validity of said response through utilization of said user information and said authentication information contained in said **electronic cash** information received from said user and, if said response is valid, receives said **electronic cash** as valid one; (j) sends said **electronic cash** information, said inquiry of said third party, and said response of said user to a fourth party, as required.

(Dwg.1/13

Abstract (Equivalent): US 4977595 A

A user makes a bank apply a blind signature to user information Vi produced, by a one-way function, from secret information Si containing identification information, thus, obtaining signed user information. Also, the user makes the bank apply a blind signature to information containing authentication information Xi produced, by a one-way function, from random information Ri, for obtaining signed authentication information. The user uses an information group containing the signed user information, the signed authentication information, the user information and the authentication information, as **electronic cash** for payment to a shop. The shop verifies the validity of the signed user information and the signed authentication information, and produces and sends to the user an inquiry. In Yi by using secret information and random information and sends it to the shop. Having verified the validity of the response the shop accepts the **electronic cash** . USE - Ensures user privacy.

(55pp

Title Terms: ELECTRONIC; CASH; IMPLEMENT; METHOD; TELECOMMUNICATION; SYSTEM ; VERIFICATION; VALID; SIGN; USER; INFORMATION

Derwent Class: T01; T05

International Patent Class (Main): G07F-007/10

International Patent Class (Additional): G06F-015/30; H04L-009/30

File Segment: EPI

Manual Codes (EPI/S-X): T01-J05A; T05-H02; T05-L

9/9/7 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

05132059 **Image available**
ELECTRONIC CASH METHOD/SYSTEM

PUB. NO.: 08-087559 [JP 8087559 A]
PUBLISHED: April 02, 1996 (19960402)
INVENTOR(s): OKAMOTO TATSUAKI
APPLICANT(s): NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 06-225353 [JP 94225353]
FILED: September 20, 1994 (19940920)
INTL CLASS: [6] G06F-019/00; G09C-001/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 44.9 (COMMUNICATION -- Other)

ABSTRACT

PURPOSE: To provide an **electronic cash** method/system which is free from its wrong use, has the small traffic (single repeating frequenc) for the payment processing and has its safety that is dependent on the difficult prime factorization.

CONSTITUTION: When a user pays the **electronic cash** issued from a **bank** to a retail store, a residue square root is calculated with a synthetic number N, i.e., an Williams number used as a divisor (S1). When the detail store requests the settlement of the **electronic cash** used by the user, the bank performs the prime factorization of the number N by means of the residue square root (S2). Thus the **electronic cash** that is wrong used by the user is proved (S3).

9/9/8 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO

05009688 **Image available**
ELECTRONIC CASH SYSTEM

PUB. NO.: 07-302288 [JP 7302288 A]
PUBLISHED: November 14, 1995 (19951114)
INVENTOR(s): OKAMOTO TATSUAKI
APPLICANT(s): NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 06-093390 [JP 9493390]
FILED: May 02, 1994 (19940502)
INTL CLASS: [6] G06F-019/00; G07D-009/00; H04L-009/00; H04L-009/10; H04L-009/12
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines); 44.3 (COMMUNICATION -- Telegraphy)

ABSTRACT

PURPOSE: To provide the **electronic cash** system with which temporarily issued **electronic cash** can be dividedly utilized many times up to an amount decided at the time of issue.
CONSTITUTION: A bank generates a utilization permit and delivers it to a user, the **bank** issues the **electronic cash** by using a blind signature and is provided with a hierarchically constituted table according to prescribed rules and when utilizing the **electronic cash** at a retail shop, the user uses the cash while dividing it into several times within

the fixed amount at par value corresponding to the structure of the table. When the settlement of acounts of **electronic cash** is requested from the retail shop and the **electronic cash** is illegally used, the bank calculates the illegal user according to the private information of the user, which is used in the case of preparing the utilization permit, but when there is no illegality, the accounts are settled to the retail shop.

9/9/9 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO

04001970 **Image available**
ELECTRONIC CASH SYSTEM

PUB. NO.: 04-367070 [JP 4367070 A]
PUBLISHED: December 18, 1992 (19921218)
INVENTOR(s): OKAMOTO TATSUAKI
OTA KAZUO
APPLICANT(s): NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 03-143530 [JP 91143530]
FILED: June 14, 1991 (19910614)
INTL CLASS: [5] G06F-015/30; G06F-009/06; G06F-015/00; G06F-015/30; G07F-007/12; G07B-001/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.1 (INFORMATION PROCESSING -- Arithmetic Sequence Units)
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking)
JOURNAL: Section: P, Section No. 1536, Vol. 17, No. 246, Pg. 135, May 17, 1993 (19930517)

ABSTRACT

PURPOSE: To prevent the unfair use, to perform the dividing use and to efficiently perform the processing.

CONSTITUTION: K pairs of blind information are prepared from the secret information including the identification information of a user 200, the K/2 pairs are indicated, and when the information is correctly prepared, a bank 100 performs the blind signature for the remaining L/2 pairs of information, and the user 200 makes the user information and the bank signature into the use license from them. The user 200 prepares the blind information from the use license and the amount, sends it to the bank 100, and the **bank** 100 sends the **electronic** paper **money** and the **bank** signature to the user 200. The user 200 presents the remainder power root and **electronic** paper **money** of the use amount node in the hierarchy structure table corresponding to the use minimum unit to a store 300, the store 300 tests the justice and when it is correct, sends the question information to the user 200, the user 200 obtains and sends the remainder square root of the use amount node as a response sentence, the store 300 confirms the justice, and when it is correct, permits the payment by the **electronic** paper **money** of the use amount.

9/9/10 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO

02376569 **Image available**
UNIT FOR ELECTRONIC PAYMENT TERMINAL

PUB. NO.: 62-293469 [JP 62293469 A]
PUBLISHED: December 21, 1987 (19871221)
INVENTOR(s): OKUGAWA MORIFUMI
IEGI TOSHIATSU
KIMURA FUMIHIRO
APPLICANT(s): NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 61-136111 [JP 86136111]
FILED: June 13, 1986 (19860613)
INTL CLASS: [4] G06F-015/21; G06F-015/30; G07G-001/12
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines)
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking)
JOURNAL: Section: P, Section No. 710, Vol. 12, No. 185, Pg. 113, May 31, 1988 (19880531)

ABSTRACT

PURPOSE: To prevent the alteration of **electronic money** and attain the payment between a bank and a person who offers goods and a service by providing a security function and the transfer function of the **electronic money** in an unit for an electronic payment terminal.

CONSTITUTION: The electronic payment terminal unit has the security function such as the check for the legality of an IC card, the check or a password number for a personal certification in the IC card for the payment of a charge by the IC card for the **electronic money** by as user and the function for transmitting using information such as the abatement of the **electronic money** in the IC card or shopping information. Further at the time of the completion of an operation, the receiver IP of the **electronic money** has an automatic communication function with an accounting center of the bank or the like for requesting the **electronic money** paid from the user for the issuer for the **electronic money** (**bank** or the like) and a security response function with the issuer for the **electronic money** .

?t /ti/1-30

7/TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
TRANSACTION PROCESSING SYSTEM AND TRANSACTION PROCESSING METHOD
TRANSAKTIONSVERARBEITUNGSSYSTEM UND -VERFAHREN
SYSTEME DE TRAITEMENT DES TRANSACTIONS ET PROCEDE DE TRAITEMENT DES TRANSACTIONS

7/TI/2 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
method of implementing use of electronic cash
Verfahren zur Implementierung des Gebrauchs von elektronischem Geld
procede pour mettre en oeuvre l'usage de monnaie electronique

7/TI/3 (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
Method and apparatus for implementing electronic cash.
Verfahren und Vorrichtung zur Darstellung von elektronischem Geld.
Methode et dispositif pour realiser de la monnaie electronique.

7/TI/4 (Item 4 from file: 348)
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
Laser scanner.
Laser-Abtaster.
Dispositif de balayage a laser.

7/TI/5 (Item 5 from file: 348)
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
A security system and a signal-carrying member therefor.
Sicherheitssystem und ein signaltragendes Glied dafur.
Systeme de securite et un membre portant un signal a cet effet.

7/TI/6 (Item 6 from file: 348)
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
Thermal recording system and method.
Verfahren und Vorrichtung zur thermalen Aufzeichnung.
Procede et appareil d'inscription thermique.

7/TI/7 (Item 7 from file: 348)
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
Blind signature systems.
Systeme zur Blindunterschrift.
Systemes de signature aveugle.

7/TI/8 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

OFF-LINE COMPATIBLE ELECTRONIC CASH METHOD AND SYSTEM
PROCEDE ET SYSTEME AUTONOMES ET COMPATIBLES D'ECHANGE DE FONDS ELECTRONIQUES

7/TI/9 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

TRUSTED AGENTS FOR OPEN DISTRIBUTION OF ELECTRONIC MONEY
AGENT SECURISE POUR LA DISTRIBUTION OUVERTE D'ARGENT ELECTRONIQUE

7/TI/10 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

TRANSACTION RECOVERY IN A VALUE TRANSFER SYSTEM
REPRISE DE TRANSACTION DANS UN SYSTEME DE TRANSFERT DE VALEURS

7/TI/11 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

ELECTRONIC-MONETARY SYSTEM
SYSTEME MONETAIRE ELECTRONIQUE

7/TI/12 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

IMPROVEMENTS IN OR RELATING TO ELECTRONIC WALLETS
AMELIORATIONS CONCERNANT LES PORTEFEUILLES ELECTRONIQUES

7/TI/13 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION
SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS

7/TI/14 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

A METHOD FOR USING APPLICATIONS IN A MOBILE STATION, A MOBILE STATION, AND A SYSTEM FOR EFFECTING PAYMENTS
PROCEDE POUR UTILISER DES APPLICATIONS DANS UN POSTE MOBILE, POSTE MOBILE ET SYSTEME POUR EFFECTUER DES PAIEMENTS

7/TI/15 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

A DATA COLLECTION AND RETRIEVAL SYSTEM FOR REGISTERING CHARGES AND ROYALTIES TO USERS
SYSTEME DE COLLECTE ET DE RECHERCHE D'INFORMATIONS DESTINE A ENREGISTRER DES FRAIS OU DES REDEVANCES POUR DES UTILISATEURS

7/TI/16 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

INFORMATION SERVICES PROVISION AND MANAGEMENT
FOURNITURE ET GESTION DE SERVICES D'INFORMATIONS

7/TI/17 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

AUTOMATIC PORTABLE ACCOUNT CONTROLLER FOR REMOTELY ARRANGING FOR PAYMENT OF DEBT TO A VENDOR
GESTIONNAIRE AUTOMATIQUE DE COMPTES PERMETTANT D'EFFECTUER A DISTANCE LE PAIEMENT D'UNE DETTE A UN VENDEUR

7/TI/18 (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

SECRET-KEY CERTIFICATES
CERTIFICATS A CLE SECRETE

7/TI/19 (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

ELECTRONIC BANKBOOK **AND** CASH **TRANSACTION INFORMATION PROCESSING SYSTEM USING THE SAME**
LIVRE DE BANQUE ELECTRONIQUE ET SYSTEME DE TRAITEMENT D'INFORMATIONS SUR LES TRANSACTIONS MONETAIRES UTILISANT CELUI-CI

7/TI/20 (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

EFFICIENT ELECTRONIC MONEY
SYSTEME DE PAIEMENT ELECTRONIQUE EFFICACE

7/TI/21 (Item 14 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

AUTHENTIFYING METHOD
PROCEDE D'AUTHENTIFICATION

7/TI/22 (Item 15 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

RESTRICTED BLIND SIGNATURES
SIGNATURES CACHEES A ACCES LIMITE

7/TI/23 (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

SYSTEM AND METHOD FOR REVALUATION OF STORED TOKENS IN IC CARDS
SYSTEME ET PROCEDE DE REEVALUATION DE JETONS STOCKES DANS DES CARTES DE CI

7/TI/24 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

ELECTRONIC-MONETARY SYSTEM
SYSTEME MONETAIRE ELECTRONIQUE

7/TI/25 (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

ELECTRONIC CHECK PRESENTMENT SYSTEM
SYSTEME DE PRESENTATION ELECTRONIQUE DE CHEQUES A L'ACCEPTATION

7/TI/26 (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

METHOD FOR HANDLING CASH OR OTHER CONFIDENTIAL INFORMATION ELECTRONICALLY
PROCEDE DE TRAITEMENT ELECTRONIQUE DE DONNEES RELATIVES A L'ARGE NT LIQUIDE ET D'AUTRES DONNEES CONFIDENTIELLES

7/TI/27 (Item 20 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

NETWORK AND INTELLIGENT CELL FOR PROVIDING SENSING, BIDIRECTIONAL COMMUNICATIONS AND CONTROL
RESEAU ET CELLULE INTELLIGENTE ASSURANT LA DETECTION, LES COMMUNICATIONS BIDIRECTIONNELLES ET LA GESTION

7/TI/28 (Item 21 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

MULTIPROCESSOR INTELLIGENT CELL FOR A NETWORK WHICH PROVIDES SENSING, BIDIRECTIONAL COMMUNICATIONS AND CONTROL
CELLULE INTELLIGENTE A MULTIPROCESSEUR DESTINEE A UN RESEAU ASSURANT LA DETECTION, LES COMMUNICATIONS BIDIRECTIONNELLES ET LA COMMANDE

7/TI/29 (Item 22 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

PROTOCOL FOR NETWORK HAVING A PLURALITY OF INTELLIGENT CELLS
PROTOCOLE POUR RESEAU COMPORTANT PLUSIEURS CELLULES INTELLIGENTES

7/TI/30 (Item 23 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

AN INPUT/OUTPUT SECTION FOR AN INTELLIGENT CELL WHICH PROVIDES SENSING,

BIDIRECTIONAL COMMUNICATIONS AND CONTROL
SECTION D'ENTREE/SORTIE POUR CELLULE INTELLIGENTE PERMETTANT LE DEROULEMENT D'OPERATIONS DE DETECTION, DE COMMUNICATIONS BIDIRECTIONNELLES ET DE COMMANDE

t /8,k/1,2; pause

7/8,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

00723740
ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
TRANSACTION PROCESSING SYSTEM AND TRANSACTION PROCESSING METHOD
TRANSAKTIONSVERARBEITUNGSSYSTEM UND -VERFAHREN
SYSTEME DE TRAITEMENT DES TRANSACTIONS ET PROCEDE DE TRAITEMENT DES TRANSACTIONS
INTERNATIONAL PATENT CLASS: G07F-019/00;
ABSTRACT WORD COUNT: 130

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	1940
SPEC A	(English)	EPAB96	16034
Total word count - document A			17974
Total word count - document B			0
Total word count - documents A + B			17974

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...SPECIFICATION by these city banks, and instead, will freeze the capital equivalent to the electronic money as a fixed capital. With regard to the transfer of **electronic money** between the central **bank** and city banks and among head offices of respective city **banks** , for example, the **electronic money** is stored in the second card shown in the first embodiment (described later on) of the present invention, and this card is carried, or the...

7/8,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

00521138
ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348
method of implementing use of electronic cash
Verfahren zur Implementierung des Gebrauchs von elektronischem Geld
procede pour mettre en oeuvre l'usage de monnaie electronique
INTERNATIONAL PATENT CLASS: G07F-007/10; H04L-009/32;
ABSTRACT WORD COUNT: 204

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	1472
SPEC A	(English)	EPABF1	9633
Total word count - document A			11105
Total word count - document B			0
Total word count - documents A + B			11105

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...ABSTRACT information from the license and a desired amount of money and gets a blind signature of the bank to the blind signature information and obtains **electronic cash** signed by the **bank** from the blind signature. The user presents to a shop (300) a residue power root of a

node in a money hierarchial structure and the...

...SPECIFICATION invention relates to an electronic cash system which implements the use of electronic cash through utilization of a telecommunication system or smart card by a **bank** who issues the **electronic cash** , a customer or user who uses the electronic cash and a shop who receives the electronic cash from the user and settles an account within a raw form and holds the signed user information as a license B(sub(i)). When the user wants the **bank** to issue **electronic cash** , he obtains the blind signature of the bank to a set of k/2 pieces of authentication information X(sub(i)) produced from k/2...

...response through utilization of the composite number.
According to another aspect of the present invention, the electronic cash system in which the user uses the **electronic cash** issued by the **bank** , includes the following steps:
Step 1: The bank establishes a hierarchial structure table which is a tree having a required number of levels and in...an organization that issues electronic cash and settles accounts) 100 issues a license when the user opens an account with the bank 100. Then, the **bank** 100 issues **electronic cash** (referred to also as an electronic bill) of a certain face value to the user at his request. The user uses the electronic cash many...

...CLAIMS A3
1. An electronic cash system wherein a user who possesses electronic cash and a license issued from a **bank** uses said **electronic cash** , including:
Step 1 wherein said user furnishes a shop with information containing a composite number, said electronic cash and said license, said composite number being...

...shop uses said composite number to verify the validity of said response information.
2. An electronic cash system wherein a user uses a license and **electronic cash** issued from a **bank** , including:
Step 1 wherein said bank establishes a hierarchial structure table which is a tree having a plurality of levels and in which one node...
?
?t /8,k/9,11,12,20,24

7/8,K/9 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

00445374
TRUSTED AGENTS FOR OPEN DISTRIBUTION OF ELECTRONIC MONEY
AGENT SECURISE POUR LA DISTRIBUTION OUVERTE D'ARGENT ELECTRONIQUE
Main International Patent Class: G07F-007/08;
International Patent Class: G06F-017/60;
Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 12849

Fulltext Availability:
Detailed Description
Claims

Detailed Discription

... authorization-based payment. The system allows both the customer and merchant to feel secure that their interests are being served.

Cash is widely available from **banks** and merchants. **Electronic money**, just like cash, needs to be widely available in order to gain general acceptance. The present invention describes how trusted agents can facilitate the distribution...Summarv of the-Invention It is an object of the present invention to provide a secure system using trusted agents for the 'R distribution of **electronic money** through merchants or **banks** connected to a payment authorization network.

It is a further object of the present invention to provide a system for buying or selling electronic money...

...trusted agent does not have sufficient funds in its associated money module, it attempts to acquire electronic money from affiliated transaction devices or by withdrawing **electronic money** f rom a **bank** at which the merchant has an account and which is an electronic money provider. The described system

architecture and protocols also support the sale of...buy or sell electronic money from many distribution points, which from the subscriber's Point of -view is effectively the same as withdrawing or depositing **electronic money** from/to their **bank** account.

It should also be noted that an electronic monetary system bank could also provide the above-described distribution service via an MTD 198. In ...

Claim

... checks if it can withdraw the amount from a bank where it has an account (steps 740 - 742). If so, then money module A withdraws **electronic money** from the **bank** (step 748) using the money generator module 202, teller module 204, and banking system 206, as described in U.S. application 07/794,112. If is distributed to said first money module.

5. The system of claim 1, wherein said second money module accesses a bank network of a **bank** providing **electronic money**, and withdraws **electronic money** from said **bank** for distribution to said first money module.

6. The system of claim 1, wherein said receipt ticket includes said customer's bank ID, account number...transaction device transfers electronic money to said first electronic transaction device, thereby providing for the distribution of electronic money independent of whether a customer's **bank** distributes **electronic money**.

17. The system of claim 16, wherein said second A electronic transaction device is connected to a merchant 41, network and an authorization network connected...

...said authorization network.

18. The system of claim 17, wherein said second electronic transaction device is connected to a merchant's bank network of a **bank** that distributes **electronic money**.

19. The system of claim 16, wherein said customer account credential is a debit or credit card ticket having A said customer's bank account...

...said authorization network.

22. The system of claim 21, wherein said second electronic transaction device is connected to a merchant's bank network of a **bank** that distributes **electronic money** .

23. The system of claim 20, wherein said customer account credential is a debit or credit card ticket having said customer's bank account number.

7/8,K/11 (Item 4 from file: 349)

00437387
ELECTRONIC-MONETARY SYSTEM
SYSTEME MONETAIRE ELECTRONIQUE
Main International Patent Class: G07F-007/08;
International Patent Class: G06F-017/60;
Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 23448

Fulltext Availability:
Detailed Description
Claims

English Abstract
...plurality of transaction devices that are used by subscribers for storing electronic money, for performing money transactions with the on-line systems of the participating **banks** or for exchanging **electronic money** with other like transaction devices in off- line transactions; (4) teller devices, asscoiated with the issuing and correspondent banks, for process handling and interfacing the transaction devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent banks themselves; (5) a clearing **bank** for balancing the **electronic money** accounts of the different issuing banks; (6) a data communications network for providing communications services to all components of the system; and (7) a security...

Detailed Discription
... but that also encompasses and includes an entire banking system for generating the value represented by the electronic money and for clearing and settling the **electronic money** accounts of the **banks** and financial institutions involved to maintain a monetary balance within the system.

Thus, there is a need for a system that allows common payor to... plurality of transaction devices that are used by subscribers for storing electronic money, for performing money transactions with the on-line systems of the participating **banks** or for exchanging **electronic money** with other like transaction devices in off-line transactions; (4) teller devices, associated with the issuing and correspondent banks, for process handling and interfacing the transaction devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent banks themselves; (5) a clearing **bank** for balancing the **electronic money** accounts of the different issuing banks; (6) a data

communications network for providing communications services to all components of the system; and (7) a security...deposits in an issuing bank, but can be withdrawn or deposited both at an issuing bank and at a correspondent bank. However, only the issuing **banks** can generate the **electronic currency** , and will be liable for its redemption.

The issuing banks later utilize inter-bank clearing and settling processes to maintain the monetary balance in the banking system, as is currently practiced by today's **banking** industry.

The **electronic money** representations are fungible, universally accepted, and undeniably redeemable from the issuing banks, i.e., they have the characteristics of money transactions. To preserve the integrity ...

...information, data identifying the monetary unit of the credit or currency,(i.e., dollars, yen, etc.) the amount by unit of credit or currency, the **bank** issuing the **electronic** credit or **currency** , and several **digital** signatures.

According to a broad aspect of the invention, an electronic monetary system provides for transactions utilizing electronic money including electronic currency backed by demand deposits in a **bank** in lieu of **cash** transactions, and **electronic** credit authorizations. In an embodiment of the present invention, the EMS comprises a money module for generating the electronic money; a money module for issuing...

Claim
... representations of money that are lost or duplicated; and where a subscriber of a given transaction money module submits a lost money claim identifying lost **electronic** representations of **money** to said issuing **bank** , and said issuing bank remunerates said subscriber based on said lost money claim and on said money issued reconciliation system confirming the validity of said...

7/8,K/12 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

00436812
IMPROVEMENTS IN OR RELATING TO ELECTRONIC WALLETS
AMELIORATIONS CONCERNANT LES PORTEFEUILLES ELECTRONIQUES
Main International Patent Class: G07F-007/08;
Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 4312

Fulltext Availability:
Claims

Claim
... or 13, characterised in that at least one of said plurality of subscriber equipments is an electronic banking terminal adapted to process signals relating to **electronic money** transfers from one **bank** account to another bank account.

15. A telecommunications system as claimed in any- of claims 12 to 14, characterised in that said telecommunications system

includes...

7/8,K/20 (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

00391842
EFFICIENT ELECTRONIC MONEY
SYSTEME DE PAIEMENT ELECTRONIQUE EFFICACE
Main International Patent Class: H04K-001/00;
Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 8644

Fulltext Availability:
Detailed Description

Detailed Discription
... money module where the money now becomes e-cash. The use of tamper-resistant devices, i.e. money modules, to prevent the double spending of **e -cash** is preferred by **banks** because banks want to prevent double spending, not detect double spending after such double spending occurs.

However, it is impossible to create a 100% tamper...

7/8,K/24 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

00323310
ELECTRONIC-MONETARY SYSTEM
SYSTEME MONETAIRE ELECTRONIQUE
Main International Patent Class: G06F-015/30;
Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 32739

Fulltext Availability:
Detailed Description

English Abstract
...of transaction devices (4) that are used by subscribers for storing electronic money, for performing money transactions with the on-line systems of the participating **banks** or for exchanging **electronic money** off-line with other like transaction devices; (IV) teller devices (5), associated with the issuing (1) and correspondent banks (2), for process handling and interfacing...

Detailed Discription
... but that also encompasses and includes an entire banking system for generating the value represented by the electronic money and for clearing and settling the **electronic money** accounts of the **banks** and financial institutions involved to maintain a monetary balance within the system.

Thus, specifically, there is a need for a system that allows common payor ...plurality of transaction devices that are used by subscribers for storing electronic money, for performing money transactions with the on-line systems of the participating **banks** or for exchanging **electronic money** with other like transaction devices in off-line transactions; (4) teller devices, associated with the issuing and correspondent banks, for process handling and interfacing the transaction devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent banks themselves; (5) a clearing **bank** for balancing the **electronic money** accounts of the different issuing banks; (6) a data communications network for providing communications services to all components of the system; and (7) a security...

...deposits in an issuing bank, but can be withdrawn or deposited both at an issuing bank and at a correspondent bank. However, only the issuing **banks** can generate the **electronic currency** , and will be liable for its redemption.

The issuing banks later utilize inter-bank clearing and settling processes to maintain the monetary balance in the banking system, as is currently practiced by today's **banking** industry.

The **electronic money** representations are fungible, universally accepted, and undeniably redeemable from the issuing banks, i.e., they have the characteristics of money transactions. To preserve the integrity ...

...data identifying the monetary unit of the credit or currency, (i.e., dollars, yen, etc.) the amount by unit of credit or currency, and the **bank** issuing the **electronic** credit or **currency** , and several **digital** signatures.

Summary of The Invention
In accordance with these and other objects of the invention, a brief summary of the present invention is presented. Some...

...aspect of the invention, an '16 electronic monetary system provides for transactions utilizing electronic money including electronic currency fl, backed by demand deposits in a **bank** in lieu of **cash** transactions, and **electronic** credit authorizations. The invention comprises a money module for generating the electronic money; a money module for issuing, distributing, and accepting the electronic money; and...I each having a Teller money module 5 and a Money Generator module 6; Correspondent Banks 2 each having a Teller money module 5; an **electronic money** Clearing **Bank** 3; a certification Agency 28 and a plurality of Transaction money modules 4 owned by subscribers of the system.

Electronic notes 11, the media for...

...their redemption.

An Issuing Bank I performs deposits, withdrawals, payments to loans and inquiries for other money modules.

A Correspondent Bank 2 is a participating **bank** which distributes **electronic money** through accounts it maintains at Issuing Banks 1, but does not generate any electronic money, and is not liable for its redemption.
Because it cannot generate any **electronic money** , the Correspondent **Bank** 2 in the preferred embodiment must make real-time requests of electronic money from an account it maintains at an Issuing Bank I

whenever a subscriber wishes to withdraw **electronic money** at a Correspondent **Bank** 2.

Conversely, a Correspondent **Bank** 2 deposits all **electronic money** deposited by subscribers, to the accounts the Correspondent Bank 2 holds at Issuing Banks 1. These accounts will be described hereinafter. A Correspondent Bank 2...

...Notably, an Issuing Bank I may also be a Correspondent Bank 2 for the monetary units that it does not generate. For example, an Issuing **Bank** I for **electronic dollar** notes 11 may be a Correspondent Bank 2 for electronic notes 11 of yen, marks, issued by other banks etc.

is It is also important...

...banking system, such as the risks caused by the collapse of a bank issuing money.

The Clearing Bank 3 is utilized when more than -one **bank** is issuing **electronic money** . According to the invention, it is anticipated that more than one **bank** will be issuing **electronic money** . Thus, the Clearing **Bank** 3 is provided to clear the electronic money deposited and to balance accounts it maintains for the Issuing Banks 1.

The Clearing Bank 3 maintains...transfer all or any amount of the electronic money contained therein to another subscriber's Transaction money module 4. Alternatively, the payee may deposit the **electronic money** into his/her **bank** account.

The value of the electronic money stored in the Transaction money module 4 may also be redeemed at any participating bank (e.g., Correspondent Bank 2 or Issuing Bank 1) for paper money by transferring any amount of the -41 **electronic money** to a **bank** 's Teller money module S.

whereby a teller or an Automated Teller Machine (ATM) will return an equal amount of paper money. Naturally, it is...a request to transact with a bank, the Teller money module 5 mediates the transactions for the subscriber's bank account as well as the **banking** system's **electronic money** accounts.
It should be noted that a subscriber will not be required to maintain a bank account in order to own and use a Transaction...

...sale terminal. of course, the merchant may then transfer the electronic money to another commercial organization to meet its obligations, or it may deposit the **electronic money** at its own **bank** .

In the preferred embodiment, electronic money deposited at any Issuing Bank I other than the original Issuing Bank I itself will subsequently be settled for...invention provides an accounting structure to supplement those used in the present banking systems 20. The improved accounting arrangement may be utilized to monitor the **electronic money** and each **bank** 's obligation when a financial transaction between a Transaction money module 4 and a Teller money module 5 occurs, or when a Clearing Bank 3...a Clearing Bank 3.

(4) Correspondent Bank Money Account: A liability account owned by a Correspondent Bank 2 which is drawn upon by the Correspondent **Bank** 2 to dispense **electronic money** .

(5) **Money** In Transit Account: A zero-balance liability account owned by each bank, which is used to temporarily maintain electronic money during a financial transaction.

(6...not so limited, for matching the electronic money issued to the electronic money cleared at the Clearing Bank 3.

As indicated in Figure 27, the **electronic money** issued and **electronic money** deposited at Issuing **Banks** 1, and money cleared transactions received from clearing bank 3 are conveyed to the Money Issued Reconciliation system 23. The Money Issued Reconciliation system 23...transaction between Teller money module B 5 and the Money Generator module 6 (Steps 690-698). That completes the processing for one complete withdrawal of **electronic money** from an Issuing **Bank** 1.

Withdrawal From A Correspondent Bank

A withdrawal from a Correspondent Bank 2 will now be described, aided by reference to Figure 35. To begin...

?

?t 13/9/3

13/9/3 (Item 2 from file: 275)

01843166 SUPPLIER NUMBER: 17467097 (THIS IS THE FULL TEXT)
Downloading dollars. (transactions on the Internet) (includes related article on emerging digital payment methods) (Communications) (Column)
Hallerman, David
Home Office Computing, v13, n8, p92(2)
August, 1995
DOCUMENT TYPE: Column ISSN: 0899-7373 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1661 LINE COUNT: 00132

ABSTRACT: The Internet is attracting considerable attention as a medium for doing business, but it lacks a logical and secure digital method of payment. There are several emerging solutions, but a single, standardized approach has yet to be established. Accepting online payment increases business opportunities, but raises five basic questions. Purchasers need proof they are who they say they are, the company needs proof the purchaser made the order, purchasers need proof they made an order, correspondence needs to be secure, and messages received need to be exactly what was sent. Encryption is the most common solution to these questions. Digital payment solutions include encrypted credit card transactions and online digital cash. The costs involved in available payment solutions are quite reasonable.

TEXT:

AMID THE ESCALATING TALK ABOUT DOING BUSINESS ON the Internet with its estimated 30 million visitors, one central yet knotty problem is just starting to come unraveled: How do you get paid in a digital world?

Nethead entrepreneurs have already increased their reach by sending e-mail to clients and researching business opportunities via online databases. The potential for online storefronts is equally astounding. But who would send and receive payments through an Internet blighted with hacker brigands waiting to pirate your money?

Luckily for the budding online businessperson, there are several ways to beat the insecurities of the Net. Although no single transaction solution has yet dominated, standardized, or sanitized this frontier marketplace, if you want to sell information, services, or products online, there are several ways to get paid electronically that are safe and secure.

Accepting payment online increases your moneymaking opportunities, not only by letting you do business in other ways but also by leveling the playing field between you and the Fortune 500 set. On the Net you're just as accessible as they are. A strong online presence also projects the image of an up-to-date, forward-thinking company that's committed to serving its customers in every possible way.

Your choices for payment online are similar to your choices in the flesh--cash, credit card, or check. And as in the real world, the more ways you accept payment online, the more likely you are to make the sale.

Transaction Problems No matter which method of digital payment you choose to accept, there are a few problems associated with online transactions of any sort. The remote nature of these transactions brings up questions of authenticity: If you can't see the customer, how do you know he is who he says he is? Also, your customers may be wary of hackers who aim to steal such information as credit card numbers and then rack up fraudulent charges. These issues can be boiled down to five central questions both parties need to consider:

*Are you who you say you are?
*Can I prove you ordered from me?
*Can you prove you ordered from me?
*Can anyone else see our messages?
*Can we be sure the message I get is exactly what you sent (and vice versa)?

The most common solution to these problems is encryption, a technology that scrambles messages containing sensitive information so only the intended recipient can read them. This technology is also used to create digital signatures that verify online identities. First Virtual Holdings, however, uses a different method to enable secure online transactions, bypassing encryption entirely (see the box "Setting Up Shop With Electronic Cash" for details).

In the near future, most Web browsers will integrate encryption technology directly into their software (see "Just Browsing," July, page 98, for our roundup of Web browsers). That means if your storefront is on the World Wide Web, the same software that people use to visit your site will enable them to pay you securely.

Credit Where Credit Is Due Encrypted credit card transactions sent out over the Net are almost identical to credit card purchases performed over the phone (except that the encrypted online versions are probably more secure).

If your business can get merchant status to accept credit cards, then finding a provider that uses a secure Web server, such as Netscape's Commerce Server, should be your first priority. But bear in mind that credit card transactions typically make sense for larger purchases, and merchant accounts are not available for every business--especially smaller, home-based ones.

Cashing In Online Encryption technology also enables secure transfers using digital cash. Customers exchange real money at virtual banks for digital chits they can spend online. Anyone can then redeem them for cash or spend them again. As an electronic merchant, the main advantage of these digital cash schemes is that there is no membership or other prior conditions necessary for you to begin accepting money (other than having the freely available software on your PC). When someone pays you in digital cash, you can immediately turn around and spend it on other virtual delights, all without contacting the bank that created it. The only time you have to deal with them is if you want to convert your digital cash to the analog format (better known as greenbacks).

If you're selling inexpensive goods, such as an online newsletter, you'll probably also want to accept digital cash. As we went to press, NetBank's NetCash was the only fully active cash format, but DigiCash's ecash looks promising, although they hadn't yet announced a launch date.

Bringing Your Business Into the New Era No matter which way you allow customers to pay you, just being able to accept payment online marks you as an innovative business. What's more, most of the methods we looked at were quite reasonably priced. In this increasingly wired world, electronic payment is one of the most convenient ways to open new markets.

RELATED ARTICLE: Setting Up Shop With Electronic Cash

Here is a sampling of some of the emergent digital payment methods available on the Internet.

First Virtual Holdings, 800-570-0003; e-mail: info@fv.com; Web: http://www.fv.com

How it works. Buyers send their credit card information to First Virtual (FV) over a private telephone line and are issued a virtual PIN (personal identification name). To make purchases, buyers send you their virtual PINs, which you transmit to FV along with the amount of the transaction. FV then clears the purchase via e-mail with the buyer. At your convenience, FV deposits the money owed you in your local bank account.

What it costs. Onetime setup fee of $2 for a buyer's account, $10 for

a seller's account. FV charges sellers 29 cents plus 2 percent of the value of the transaction. There is also a $1 fee when FV deposits collected monies in your checking account.

Pros. Encryption isn't necessary. Sellers need only have a checking account in a U.S. bank.

Cons. Prospective customers must already have an FV account and a credit card to buy from you.

DigiCash, 415-321- 0300, 31-20-665-2611; e-mail: info@digicash.nl; Web: http://www.digicash.com

How it works. Ecash is obtained from DigiCash's online First Digital **Bank** . **Ecash** software stores **digital money** on **buyers** ' and **sellers** ' computers. As **buyers** browse the Web, their each software is active in the background. The program senses when payment is required and pops up a dialog box that prompts the buyer to approve the transaction by clicking on the Yes or No buttons. Payments are made using digital "coins" from the buyer's hard disk. The serial numbers representing the digital cash are then deposited into the ecash "account" on your hard disk.

What it costs. Prices are not yet set.

Pros. Buyers don't need a credit card. Ecash is secured by cryptography. The buyer remains anonymous, similar to spending cash in the real world. Electronic cash is untraceable, but people can prove unequivocally that they did or did not make a particular payment without revealing anything more.

Cons. Yet to be determined as ecash is still in testing phase.

NetBank Payment System, 301-601-4362; e-mail: netbank-info@agents.com; Web: http://www.netbank.com/"netcash/

How it works. A buyer obtains NetCash by sending funds--generally an actual check--to NetBank. NetBank then sends serial numbers to the buyer who stores them on his hard drive. These numbers are used to make purchases online. When a buyer wants something from your online storefront, he sends you the serial numbers of his NetCash digital coupons for the amount purchased. Then you inform NetBank that you have accepted a coupon. Once you accept a coupon, it no longer belongs to the buyer. You are issued a new coupon with new serial numbers for the identical dollar amount that you may then spend yourself. To convert NetCash into hard currency, you must have a nocost merchant account with NetBank.

What it costs. The fee for buying NetCash is 2 percent, with a $1 minimum. Merchant accounts are free; you pay only when you convert NetCash back into real money--the same 2 percent fee plus an additional $4 minimum charge each time you are reimbursed.

Pros. Buyers don't need credit cards. You can convert NetCash back to cash at any time. No fees are charged for spending or accepting NetCash. Even if you don't have a merchant or customer account, you can still take NetCash in payment and spend it on your own purchases.

Cons. NetCash's pricing makes it impractical for purchases above $50 or so. The company recommends that people encrypt their checking account numbers before sending them to NetBank, but customers are left to sort out the encryption for themselves. If they don't encrypt, the process becomes unsecure.

CyberCash, 703-620-4200, 800-929-2371; e-mail: info@cybercash.com; Web: http://cybercash.com

How it works. CyberCash's software works with your home page provider's server software to enable secure credit card transactions. It is used with real-world banks and their existing merchant credit card accounts. When you contact CyberCash, you'll be asked what bank you use. If your bank is not currently working with CyberCash, it can decide to work with the company or CyberCash will provide you with a list of banks that are already set up.

What it costs. You pay fees of about 2 percent of every transaction to the bank.

t/8,k/1-14

20/8,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2000 Bell & Howell. All rts. reserv.

01276445 99-25841
USE FORMAT 9 FOR FULL TEXT
Survival of the fittest WORD COUNT: 2764 LENGTH: 3 Pages
Aug 1996
COMPANY NAMES:
Stockholm Stock Exchange
Deutsche Borse AG
London Stock Exchange
GEOGRAPHIC NAMES: Europe

DESCRIPTORS: Stock exchanges; Consolidation; Competition; Manycompanies; Electronic trading
CLASSIFICATION CODES: 9175 (CN=Western Europe); 8130 (CN=Investment services); 3400 (CN=Investment analysis)

...TEXT: EHs after its launch in I998. More collaboration of this kind should avoid today's wastefulness, where each bourse is investing tens of millions of **dollars** in new **electronic trading systems** . It will also allow even small exchanges to afford a sophisticated, up-to-date electronic trading system. No-one need be priced out of the...

20/8,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2000 Bell & Howell. All rts. reserv.

00930874 95-80266
USE FORMAT 9 FOR FULL TEXT
You can't move a mountain WORD COUNT: 807 LENGTH: 2 Pages
Oct 1994
GEOGRAPHIC NAMES: Germany

DESCRIPTORS: Stock brokers; Securities regulations; Reforms
CLASSIFICATION CODES: 9175 (CN=Western Europe); 3400 (CN=Investment analysis); 4310 (CN=Regulation)

...TEXT: while the present system may not be the best, it is still without a convincing alternative. The leading banks had planned to introduce a fully **electronic cash** market **trading system** , EHS, in which they would have assumed market maker functions in the cash market, raising still more concerns over conflicts of interest for a group...

20/8,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:(c) 2000 Bell & Howell. All rts. reserv.

00911446 95-60838
USE FORMAT 9 FOR FULL TEXT
U.S. natural gas hubs symbolize Order 636 marketing evolution
WORD COUNT: 3413 LENGTH: 5 Pages
Sep 5, 1994
GEOGRAPHIC NAMES: North America

DESCRIPTORS: Natural gas distribution; Regulation; Implementations; Market strategy
CLASSIFICATION CODES: 9190 (CN=United States); 9172 (CN=Canada); 7400

(CN=Distribution); 8510 (CN=Petroleum industry); 4310 (CN=Regulation)

...TEXT: reliability he needs, as well as flexibility to react as the market changes," he said.

Electronic trading

Coopers & Lybrand's Jones said wider use of **electronic cash trading systems** like Streamline and the Channel 4 electronic trading system being developed by the New York Mercantile Exchange and Enersoft Corp., Houston, are a key to...

20/8,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:(c) 2000 Bell & Howell. All rts. reserv.

00563740 91-38094
USE FORMAT 9 FOR FULL TEXT
Caveat Investor: Good Connections WORD COUNT: 5444 LENGTH: 7 Pages
Jul 25, 1991

DESCRIPTORS: Investment policy; Portfolio management; Portfolio investments ; Manycountries; Securities markets; Bonds; Statistical data
CLASSIFICATION CODES: 3400 (CN=Investment analysis); 9179 (CN=Asia & the Pacific); 9140 (CN=Statistical data)

...TEXT: in the light of the economic reforms announced so far: a 20% devaluation of the rupee on 1-3 July and a switch in the **trading system** to create a **virtual** second, hard **currency** out of export earnings. The system is designed to reward exporter: as well as higher rupee earnings from foreign sales, they will be entitled to...

20/8,K/5 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2000 The Gale Group. All rts. reserv.

04040786 Supplier Number: 45876308
Recyclables trading starts at Chicago Board of Trade
Oct 23, 1995
PUBLISHER NAME: American Chemical Society
EVENT NAMES: *360 (Services information)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *6231200 (Commodity Exchanges)
INDUSTRY NAMES: BUSN (Any type of business); CHEM (Chemicals, Plastics and Rubber); ENG (Engineering and Manufacturing)
NAICS CODES: 52321 (Securities and Commodity Exchanges)

ABSTRACT:
Chicago Board of Trade's commodities exchange started its **electronic cash trading system** for recyclables in October 1995. Presently 60 companies which recycle materials are subscribing to the system for a $1,000 yearly charge. Buyers and sellers...

20/8,K/6 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2000 The Gale Group. All rts. reserv.

03986239 Supplier Number: 45787118 (USE FORMAT 7 FOR FULLTEXT)
Washington Natural Gas joins Western Market Center.
Sept 14, 1995

Word Count: 463
PUBLISHER NAME: Business Wire
COMPANY NAMES: *Western Natural Gas Co.
EVENT NAMES: *140 (Parent-to-subsidiary activities)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *4923000 (Gas Transmissn & Distributn)
INDUSTRY NAMES: BUS (Business, General); BUSN (Any type of business)
NAICS CODES: 22121 (Natural Gas Distribution)
SPECIAL FEATURES: LOB; COMPANY

... major pipelines with a series of computerized services to support fast-paced gas industry trading.
These services will include: access to the Channel 4 (sm) **electronic cash -trading system** ; matching gas buyers with sellers; redirecting gas flows from one market to another; tracking title to gas volumes; real-time data on prices, futures, news...

20/8,K/7 (Item 3 from file: 16)
DIALOG(R)File 16:(c) 2000 The Gale Group. All rts. reserv.

03543637 Supplier Number: 44973791 (USE FORMAT 7 FOR FULLTEXT)
U.S. natural gas hubs symbolize Order 636 marketing evolution
Sept 5, 1994
Word Count: 3433
PUBLISHER NAME: PennWell Publishing Co.
EVENT NAMES: *240 (Marketing procedures)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *4923000 (Gas Transmissn & Distributn)
INDUSTRY NAMES: BUSN (Any type of business); OIL (Petroleum, Energy Resources and Mining)
NAICS CODES: 22121 (Natural Gas Distribution)
SPECIAL FEATURES: LOB

... reliability he needs, as well as flexibility to react as the market changes,' he said.
Electronic trading
Coopers & Lybrand's Jones said wider use of **electronic cash trading systems** like Streamline and the Channel 4 electronic trading system being developed by the New York Mercantile Exchange and Enersoft Corp., Houston, are a key to...

20/8,K/8 (Item 4 from file: 16)
DIALOG(R)File 16:(c) 2000 The Gale Group. All rts. reserv.

03355495 Supplier Number: 44648914 (USE FORMAT 7 FOR FULLTEXT)
PROPRIETARY EXECUTION: WITH GLOBEX QUIT, CBOT TOUTS RELATIONSHIP WITH BLOOMBERG
May 2, 1994
Word Count: 1054
PUBLISHER NAME: Waters Information Services, Inc.
COMPANY NAMES: *Bloomberg
EVENT NAMES: *360 (Services information)
GEOGRAPHIC NAMES: *1U3IL (Illinois); 1USA (United States)
PRODUCT NAMES: *6231100 (Securities Exchanges); 7375600 (Financial News Database Providers)
INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business); CMPT (Computers and Office Automation)
NAICS CODES: 52321 (Securities and Commodity Exchanges); 514191 (On-Line

Information Services)
SPECIAL FEATURES: COMPANY

... relationship with Bloomberg has in fact advanced little since the time it was first announced -- solely as a venue for the Chicago Board Brokerage (CBB) **electronic cash** Treasury **trading system** (TST, Jan. 24).

Full details as to how the CBOT will link its system with Bloomberg's were unavailable at press time. The CBB plans...

20/8,K/9 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2000 The Gale Group. All rts. reserv.

09127808 SUPPLIER NUMBER: 18904096
CFTC settles case against trading system promoters. (Commodity Futures Trading Commission wins permanent injunction against JDI Ltd., a promoter of a customized electronic currency trading system, **for fraud)**
Dec 4, 1996

COMPANY NAMES: JDI Ltd.--Cases
INDUSTRY CODES/NAMES: BUS Business, General; BUSN Any type of business
DESCRIPTORS: United States. Commodity Futures Trading Commission--Cases; Securities fraud--Cases; Program trading (Securities)--Cases
PRODUCT/INDUSTRY NAMES: 6221000 (Commodity Brokers)
SIC CODES: 6221 Commodity contracts brokers, dealers
FILE SEGMENT: NNI File 111

CFTC settles case against trading system promoters. (Commodity Futures Trading Commission wins permanent injunction against JDI Ltd., a promoter of a customized electronic currency trading system, **for fraud)**

20/8,K/10 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2000 The Gale Group. All rts. reserv.

08132309 SUPPLIER NUMBER: 17415389 (USE FORMAT 7 OR 9 FOR FULL TEXT)
You can't have a mountain. (German banking sector)
Oct, 1994
WORD COUNT: 821 LINE COUNT: 00073

SPECIAL FEATURES: illustration; photograph
INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting
DESCRIPTORS: Banking industry--Management; Germany--Business and industry
PRODUCT/INDUSTRY NAMES: 6020000 (Commercial Banks)
SIC CODES: 6020 Commercial Banks
FILE SEGMENT: TI File 148

... while the present system may not be the best, it is still without a convincing alternative. The leading banks had planned to introduce a fully **electronic cash** market **trading system** , EHS, in which they would have assumed market maker functions in the cash market, raising still more concerns over conflicts of interest for a group...

20/8,K/11 (Item 3 from file: 148)
DIALOG(R)File 148:(c)2000 The Gale Group. All rts. reserv.

07418354 SUPPLIER NUMBER: 15589977

Nymex venture poised to plug in electronic gas-trading system. (New York Mercantile Exchange)
July 1, 1994

COMPANY NAMES: EnerSoft Corp.--Joint ventures; New York Mercantile Exchange--Joint ventures
INDUSTRY CODES/NAMES: BUS Business, General
DESCRIPTORS: Electronic trading systems--Reports
PRODUCT/INDUSTRY NAMES: 3573066 (Broker Mgmt Systems); 1312000 (Natural Gas)
SIC CODES: 3571 Electronic computers; 1311 Crude petroleum and natural gas
FILE SEGMENT: TI File 148

ABSTRACT: The New York Mercantile Exchange has formed an **electronic , cash** -market, natural-gas **trading system** in a joint venture with Houston, TX-based EnerSoft Corp. The fully-integrated trading system, to be known as Channel 4, is scheduled to start...

20/8,K/12 (Item 4 from file: 148)

06600182 SUPPLIER NUMBER: 14577897
Foreign exchange dealers enter the 21st century. (Reuters and Electronic Broking Service to offer rival electronic currency trading systems **)**
Sept 13, 1993

COMPANY NAMES: Reuters Ltd.--Products; Electronic Broking Service--Product introduction
INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting; INTL Business, International
DESCRIPTORS: Electronic trading systems--Products
SIC CODES: 3578 Calculating and accounting equipment
FILE SEGMENT: TI File 148

Foreign exchange dealers enter the 21st century. (Reuters and Electronic Broking Service to offer rival electronic currency trading systems **)**

20/8,K/13 (Item 5 from file: 148)

06573298 SUPPLIER NUMBER: 14881889
On-line cash market system undergoes growing pains as it awaits liquidity. (electronic trading systems)
Dec 7, 1993

INDUSTRY CODES/NAMES: BUS Business, General
DESCRIPTORS: Commodity futures--Automation; Electronic trading systems--Analysis; Petroleum--Securities
SIC CODES: 2911 Petroleum refining
FILE SEGMENT: TI File 148

ABSTRACT: The **electronic , cash** -market **trading system** for oil and petroleum products that was launched in Jun 1993 by Williams Companies Inc has yet to generate enough trades to compensate for the...

20/8,K/14 (Item 6 from file: 148)

05225325 SUPPLIER NUMBER: 10839017 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Banks waver over funding Quotron's currency system. (Quotron Systems Inc.)(Technology/Operations)
June 5, 1991
WORD COUNT: 487 LINE COUNT: 00038

COMPANY NAMES: Quotron Systems Inc.--Finance
INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting
DESCRIPTORS: Banking industry--Finance; Foreign exchange administration--Automation
SIC CODES: 6000 DEPOSITORY INSTITUTIONS; 7379 Computer related services, not elsewhere classified; 6020 Commercial Banks
FILE SEGMENT: TI File 148

The **electronic currency trading system** that Quotron Systems Inc. plans to develop with with 12 major banks could be hindered if details of the project's funding are not worked.

~~?t /8,k/1-36,8,9~~

23/8,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2000 Bell & Howell. All rts. reserv.

01330029 99-79425
Virtual money LENGTH: 1 Pages
Nov 7, 1996
COMPANY NAMES:
CyberCash Inc
GEOGRAPHIC NAMES: Asia; Hong Kong

DESCRIPTORS: Electronic commerce; Internet; Consumer attitudes; Market potential; Security management; International finance
CLASSIFICATION CODES: 5250 (CN=Telecommunications systems); 5140 (CN=Security); 9179 (CN=Asia & the Pacific); 9180 (CN=International)

Virtual money

23/8,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2000 Bell & Howell. All rts. reserv.

01099626 97-49020
USE FORMAT 9 FOR FULL TEXT
Piling up the virtual money WORD COUNT: 1939 LENGTH: 3 Pages
Sep 11, 1995
COMPANY NAMES:
First Virtual Holdings Inc
CyberCash Inc
DigiCash BV
GEOGRAPHIC NAMES: Europe; US

DESCRIPTORS: Internet; Online transaction processing; Cash management; Payment systems; Product development; Manycompanies; Manyproducts
CLASSIFICATION CODES: 5250 (CN=Telecommunications systems); 7500 (CN=Product planning & development); 9175 (CN=Western Europe); 9190 (CN=United States); 8100 (CN=Financial services industry)

Piling up the virtual money

23/8,K/3 (Item 1 from file: 275)
DIALOG(R)File 275:(c) 2000 The Gale Group. All rts. reserv.

01778701 SUPPLIER NUMBER: 16855122 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Virtual' money **makes the world go around. (Corner Office)(PC Week Executive)(Column)**
April 24, 1995
WORD COUNT: 508 LINE COUNT: 00042

DESCRIPTORS: Information superhighway; Technology Development; Technology Information; Financial Service Industry
PRODUCT/INDUSTRY NAMES: 6000000 Financial Services
FILE SEGMENT: CD File 275

Virtual' money **makes the world go around. (Corner Office)(PC Week Executive)(Column)**

23/8,K/4 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2000 The Gale Group. All rts. reserv.

04372723 Supplier Number: 46412907 (USE FORMAT 7 FOR FULLTEXT)
It's a Virtual money-**saver**
May 27, 1996
Word Count: 734
PUBLISHER NAME: Crain Communications, Inc.
COMPANY NAMES: *Virtual Engineering
EVENT NAMES: *360 (Services information)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *8911070 (Product Development Engineering)
INDUSTRY NAMES: BUSN (Any type of business); REG (Business, Regional)
NAICS CODES: 54133 (Engineering Services)
SPECIAL FEATURES: COMPANY

It's a Virtual money-**saver**

23/8,K/5 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2000 The Gale Group. All rts. reserv.

04181287 Supplier Number: 46108531 (USE FORMAT 7 FOR FULLTEXT)
SFNB Offers Virtual Money **Markets, CDs**
Feb, 1996
Word Count: 214
PUBLISHER NAME: Miller Freeman, Inc.
COMPANY NAMES: *Security First Network Bank
EVENT NAMES: *360 (Services information)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *4811523 (Home Banking Service)
INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business); CMPT (Computers and Office Automation)
NAICS CODES: 514199 (All Other Information Services)
SPECIAL FEATURES: COMPANY

SFNB Offers Virtual Money **Markets, CDs**

23/8,K/6 (Item 3 from file: 16)
DIALOG(R)File 16:(c) 2000 The Gale Group. All rts. reserv.

03845170 Supplier Number: 45505591
VIRTUAL MONEY
May, 1995
PUBLISHER NAME: Corporate Report, Inc.
COMPANY NAMES: *Gift Certificate Center
EVENT NAMES: *220 (Strategy & planning)
GEOGRAPHIC NAMES: *1U4MN (Minnesota)
PRODUCT NAMES: *7318020 (Promotional Gifts & Premiums)
INDUSTRY NAMES: BUSN (Any type of business); REG (Business, Regional)
NAICS CODES: 54189 (Other Services Related to Advertising)
SPECIAL FEATURES: COMPANY

VIRTUAL MONEY

23/8,K/7 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2000 The Gale Group. All rts. reserv.

08486961 SUPPLIER NUMBER: 18032840
Now if we could only start paying taxes with virtual money. **(the Internal Revenue Service offers tax help on the World Wide Web)**
Feb 7, 1996

DESCRIPTORS: United States. Internal Revenue Service--Services; World Wide Web--Services; Tax returns--Services
FILE SEGMENT: NNI File 111

Now if we could only start paying taxes with virtual money. **(the Internal Revenue Service offers tax help on the World Wide Web)**

23/8,K/8 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2000 The Gale Group. All rts. reserv.

08465454 SUPPLIER NUMBER: 18007274
Virtual money. **(electronic banking services at Mark Twain Bancshares Inc.)(The Information Superhighway)**
Jan 15, 1996

SPECIAL FEATURES: illustration; photograph
COMPANY NAMES: Mark Twain Bancshares Inc.--Services
INDUSTRY CODES/NAMES: REG Business, Regional
DESCRIPTORS: Banking industry--Services
PRODUCT/INDUSTRY NAMES: 6005000 (Electronic Banking Svcs)
SIC CODES: 6099 Functions related to deposit banking
TICKER SYMBOLS: MTWN
FILE SEGMENT: TI File 148

Virtual money. **(electronic banking services at Mark Twain Bancshares Inc.)(The Information Superhighway)**

23/8,K/9 (Item 3 from file: 148)
DIALOG(R)File 148:(c)2000 The Gale Group. All rts. reserv.

07896175 SUPPLIER NUMBER: 16940349 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Virtual money. **(Gift Certificate Center)**
May, 1995
WORD COUNT: 3098 LINE COUNT: 00241

SPECIAL FEATURES: illustration; photograph
COMPANY NAMES: Gift Certificate Center--Management
INDUSTRY CODES/NAMES: REG Business, Regional
NAMED PERSONS: Veeneman, Bill--Management
FILE SEGMENT: TI File 148

Virtual money. **(Gift Certificate Center)**

23/8,K/10 (Item 4 from file: 148)
DIALOG(R)File 148:(c)2000 The Gale Group. All rts. reserv.

07496245 SUPPLIER NUMBER: 15670925 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Philadelphia Exchange plans new currency option. (Philadelphia Stock Exchange's virtual currency**) (Brief Article)**
August 12, 1994
WORD COUNT: 404 LINE COUNT: 00032

Access DB# 19722

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: Akiba Robinson-Boyce Examiner #: 76190 Date: 6/12/00
Art Unit: 2765 Phone Number 305-1340 Serial Number: 09/588,707
Mail Box and Bldg/Room Location: CPK2/5D43 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

****

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: ⊙

Inventors (please provide full names): _____

_____

Earliest Priority Filing Date: _____

***For Sequence Searches Only* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.**

1- Trading/exchanging

2- Buy / Sell orders

06-14-00 A08:38 IN

3- Computing a price movement based on measured imbalance between buy & sell orders

4- Setting a market price based on ② + ③

5- generating electronic currency to execute buy/sell orders (Hollywood Dollars)

6- Crediting/debiting traders accounts ~~with~~ electronic currency

(*) This is what is really important & is based on steps ①-④.

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